UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Case No: 14−60420 − MER

Abraham Hernandez
1350 16th Ave S
St Cloud, MN 56301

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx−xx−1413

Debtor(s) Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 11/4/14

Michael E Ridgway
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT
Filed and docket entry made on November 4, 2014
Lori Vosejpka Clerk, United States Bankruptcy Court
By: admin Deputy Clerk

dsc7 06/03/2013 − pb

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

a. Debts for most taxes;

b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);

c. Debts that are in the nature of alimony, maintenance, or support;

d. Debts for most student loans;

e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;

f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;

g. Some debts which were not properly listed by the debtor;

h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;

i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of Minnesota

In re:
Abraham Hernandez
Debtor

Case No. 14-60420-MER
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-6 User: admin Page 1 of 2 Date Rcvd: Nov 05, 2014
Form ID: 7dsc Total Noticed: 33

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2014.

db +Abraham Hernandez, 1350 16th Ave S, St Cloud, MN 56301-5409
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
60772384 +AMERICAN ACCOUNTS & ADVISERS, INC, 7460 80TH ST S, COTTAGE GROVE, MN 55016-3007
60772386 CENTRACARE FAMILY HEALTH CTR, 1555 NORTHWAY DR STE 200, ST CLOUD, MN 56303-4913
60772388 CHARTER COMMUNICATIONS, PO BOX 3149, MILWAUKEE, WI 53201-3149
60772389 COMO LAW FIRMS, P.A., PO BOX 130668, ST PAUL, MN 55113-0006
60772391 +DW JONES, 7539 FRONT ST, P O BOX 340, BAXTER, MN 56401-0340
60772392 +ESSENCE PROPERTY MGMT, 1728 OAK GROVE RD S W, ST CLOUD, MN 56301-4930
60772393 FED LOAN SERVICING, P O BOX 69184, HARRISBURG, PA 17106-9184
60772396 GURSTEL, STALOCH & CHARGO, 6681 COUNTRY CLUB DR, GOLDEN VALLEY, MN 55427-4601
60845269 +Get It Now LLC DBA HomeChoice, 2950 W. Division St. #5, St. Cloud, MN 56301-3818
60845268 Get It Now LLC DBA HomeChoice, Attn: Legal Department, 5501 Headquarters Dr, Plano TX 75024-5837
60772399 +HOME CHOICE, 2950 DIVISION ST, ST CLOUD, MN 56301-3818
60772400 +J C CHRISTENSEN & ASSOC., P O BOX 519, SAUK RAPIDS, MN 56379-0519
60772402 MESSERLI & KRAMER, 3033 CAMPUS DR STE 250, PLYMOUTH, MN 55441-2662
60772404 +ST CLOUD FEDERAL CU, 405 33RD AVE N, ST CLOUD, MN 56303-3022
60772405 +ST CLOUD HOSPITAL, 1406 6TH AVE N, ST CLOUD, MN 56303-1901
60772408 UNITED ACCOUNTS, INC, PO BOX 9239, FARGO, ND 58106-9239

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Nov 05 2014 22:33:00 Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Nov 05 2014 22:51:31 US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
60792549 +EDI: ATLASACQU.COM Nov 05 2014 22:33:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
60772385 EDI: CAPITALONE.COM Nov 05 2014 22:33:00 CAPITAL ONE, P O BOX 30285, SALT LAKE CITY, UT 84130-0285
60772387 E-mail/Text: clarkj@centracare.com Nov 05 2014 22:51:59 CENTRAL MINNESOTA EMERGENCY PHYSICANS, 1406 6TH AVE N, ST CLOUD, MN 56303-1900
60772390 +EDI: CREDPROT.COM Nov 05 2014 22:33:00 CREDIT PROTECTION ASSOC, 13355 NOEL RD, DALLAS, TX 75240-6837
60772394 E-mail/Text: data_processing@fin-rec.com Nov 05 2014 22:51:41 FINANCIAL RECOVERY SERVICES INC, P O BOX 385908, MINNEAPOLIS, MN 55438-5908
60772395 +EDI: RMSC.COM Nov 05 2014 22:33:00 GECRB, RE: J C PENNEY, P O BOX 103104, ROSWELL, GA 30076-9104
60772397 E-mail/Text: dleabankruptcy@hrblock.com Nov 05 2014 22:51:29 H & R BLOCK, P O BOX 7235, SIOUX FALLS, SD 57117-7235
60772398 E-mail/Text: dleabankruptcy@hrblock.com Nov 05 2014 22:51:29 H & R BLOCK BANK, P O BOX 10170, KANSAS CITY, MO 64171-0170
60772401 EDI: RESURGENT.COM Nov 05 2014 22:33:00 LVNV FUNDING, 15 SOUTH MAIN STREET, P O BOX 10584, GREENVILLE, SC 29603-0584
60772403 +EDI: MID8.COM Nov 05 2014 22:33:00 MIDLAND CREDIT MANAGEMENT, 8875 AERO DR STE 200, SAN DIEGO, CA 92123-2255
60772406 EDI: AISTMBL.COM Nov 05 2014 22:34:00 T-MOBILE, P O BOX 790047, ST. LOUIS, MO 63179-0047
60772407 EDI: AISTMBL.COM Nov 05 2014 22:34:00 T-MOBILE BANKRUPTCY TEAM, PO BOX 53410, BELLEVUE, WA 98015-3410
60772409 +EDI: AFNIVZWIRE.COM Nov 05 2014 22:33:00 VERIZON BANKRUPTCY ADMIN, PO BOX 3397, BLOOMINGTON, IL 61702-3397

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2014 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2014 at the address(es) listed below:

J. Richard Stermer rstermer@stermerlaw.com, mn21@ecfcbis.com
Sam Calvert on behalf of Debtor Abraham Hernandez calcloud@gmail.com, calcloud1@gmail.com;calvert.sam@gmail.com
US Trustee ustpregion12.mn.ecf@usdoj.gov

TOTAL: 3